

Torch

October 2011
www.libertynational.com



Get Ready!

Torch

editor's page

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LIBERTY NATIONAL

Since 1900, we've grown into one of the nation's leading insurers with thousands of representatives in locations nationwide. We believe in personal, one-on-one local service for insurance. And that's the way it ought to be.

www.libertynational.com

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NEW ANNUAL RENEWABLE TERM (ART) APPROVED

We are pleased to add the new **Annual Renewable Term (ART)** product to Liberty National's Life portfolio. Agents working in AL, AR, AZ, CO, CT, DE, DC, FL, GA, IA, ID, IL, IN, KS, KY, LA, MD, MI, MS, MO, NC, ND, NE, NH, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, WA, WV, WI, and WY may begin selling ART.

ART is an individual, level death benefit, term life product that is guaranteed renewable to age 100 and is available for issue ages 18-40. See the article on page 8 for additional details.

The *Guides To Growth* are updated to include ART.

Agent Training

Go to www.libertynational.com, 'Agent Services,' 'Online Forms,' 'Annual Renewable Term (ART)'; to download the Marketplace Bulletin.

ART is not currently available on eApp, but the Proposal System in the eApp is updated to use for rate quotes.

Use your existing supply of A250/A251 applications and write in ART as the base policy, Primary Insurance Rider (PIR) with whole life, or Spouse Term Rider (STR) with ART or whole life.

E-mailing Applications

Include application, Home Office Verification Sheet, copy of voided customer check, and Bank Draft Authorization. Alabama and Mississippi Agents must submit the signed Arbitration Agreement. E-mail apps to newbusiness@libnat.com.

Supplies

Download forms and materials from the Agent Services website, under 'Online Forms,' 'ART'.

LIFE MATTERS!

Liberty National paid out 26 life insurance policies as a result of Hurricane Katrina in 2005 and 41 life policies as a result of the 2011 tornadoes that ravaged many areas of the United States. What does that tell us? Offering life insurance to your prospects and customers is one of the most important things you can do for them. Life is uncertain. Help your customers be prepared for that uncertainty with a quality term or whole life product from Liberty National.

ATTN: NEVADA AGENTS

Good news! Liberty's new **Accident Protector Max** is approved for sale in Nevada. Accident Protector Max offers benefits ranging from lump-sum payouts up to \$250,000 for death and dismemberment to benefits for hospitalization, emergency treatment, intensive care confinement, blood and plasma, fractures, dislocations, ambulance, transportation, and Premium Waiver.

See the Marketplace Bulletin for complete details.

ATTN: ARIZONA AND NEVADA AGENTS

Effective Oct. 30, 2011, all sales of Liberty National's Platinum PLUS Medicare Supplement Disability Plan B are suspended in Arizona and Nevada.

Contact custserv@libnat.com with questions.

SENIORS LOVE LIFE!

According to the MIB Group, a provider of Internet-based information and knowledge services to the insurance industry, life insurance interest in the United States climbed 7.7 percent for Seniors in August 2011. It appears Seniors are interested in life insurance as well as Medicare Supplements. Are you cultivating that interest in both directions? Contact your existing Medicare Supplement customers about their need for final expense coverage, and contact your existing Senior life customers about their need for a quality Platinum PLUS Medicare Supplement.

ATTN: CALIFORNIA AGENTS

Remember, to help expedite new applications in California for Liberty National Medicare Supplement products, please select 'Monthly Mode' only. If any other mode is chosen, the application will be declined.

Contact custserv@libnat.com with questions.

GROUP TERM PAID UP AT 65 UPDATE

Good news! Liberty National's new Group Term Paid Up at 65 is now available for sale in Florida, Kentucky, Wisconsin, and Wyoming.

Group Term Paid Up at 65 is available for worksite sales, is pretax, and can be offered during a scheduled PD or mid-year enrollment. Download required materials from the Agent Services website. 📎

CONGRATULATIONS SEPTEMBER CEO AWARD WINNERS!!

Please join us in congratulating the winners from the September CEO Contest drawing.

AGENTS		
ALICE WESTON-SHERWOOD	BRANCH 170	\$5,000
FELECIA BRAGG	BRANCH 40	\$2,500

BRANCH MANAGERS		
TONY DIFILLIPPO	BRANCH 69202	\$5,000
MICHELE SELLORS	BRANCH 134	\$2,500

UNIT MANAGERS		
VETA MELVIN	BRANCH 172	\$5,000
EDDIE HAMMOCK	BRANCH 7	\$2,500





Andrew W. King

President and
Chief Marketing Officer

Get Ready!

This is the time of year when the term 'preparation' begins to make its way to the forefront of people's minds – preparation for the colder weather, for the holiday season, and for wrapping up the year's production. As people across the country are making seasonal plans, now is the perfect time to make sure they are also preparing for more trying times by purchasing a life insurance policy to help protect their families.

You know how important life insurance can be for the livelihood of a family, but did you know the sales potential in the underinsured life insurance market has **doubled** since 2004? According to a recent study by LIMRA, half of the 35 million underinsured middle market households think they may be ready to buy life insurance in the next year. Furthermore, a major reason many of these households currently are underinsured is *no one has contacted them about buying life insurance*.

With statistics like these, your potential for sales is substantial. Remember, nearly *everyone* has a need for life insurance, and with millions of underinsured households as potential life insurance customers, you have your work cut out for you!

LIBERTY'S GROUP TERM PAID UP AT 65 LIFE POLICY

As the national need for life insurance grows, so does Liberty's product portfolio. We recently released the new Group Term Paid Up at 65 life insurance policy, available to worksite customers. Similar to the existing Group Term to 100 policy, the Group Term Paid Up at 65 policy offers life insurance coverage to age 100, but policy premiums are only due until age 65.

With the new Group Term product, your customers can enjoy the convenience of paid up premiums at age 65, continued coverage to age 100, and most importantly, financial protection for them and their families. Additionally, your customers have the option to purchase the Accidental Death Benefit (ADB) and Premium Waiver (PW) riders with the policy, helping them to prepare even more for the unexpected. You can read more about the new Group Term product on pages 4 and 5 in this issue of *Torch*.

ANNUAL RENEWABLE TERM (ART)

Liberty is excited to announce the return of the Annual Renewable Term (ART) life insurance policy to our product portfolio, available to individuals. With this product comes an inexpensive premium, guaranteed renewability to age 100, and an automatically included Terminal Illness Accelerated Benefit Rider. The ART can be purchased as a base policy or as a Primary Insured Term Rider or Spouse Term Rider, giving your customers options to plan for their futures. Read on to find out more about the ART in this issue of *Torch*.

MEDICARE SUPPLEMENTS

Your life insurance customers aren't the only ones making preparations. As the oldest Baby Boomers are turning 65, you have a new generation of Med-Supp prospects to keep your individual sales high for quite a while. In fact, according to the *Pew Research Center*, about 10,000 Baby Boomers are turning 65 *every day* for the next 18 years!

With no shortage of Senior prospects in the near or distant future, it's time to sharpen your Med-Supp skills. Take advantage of the training materials on the Agent Services website and use the Laptop Sales Presentations. With Platinum Plus Medicare Supplement Plans A, B, F, HDF, and N available in most states*, Liberty has plans that appeal to a variety of coverage preferences and needs.

Let's recap. About 17 million middle market underinsured households may be ready to buy life insurance in the next year, and 10,000 Baby Boomers are turning 65 every day. This is great news for your future sales! With the help of Liberty's training materials and sales aids, you have the tools you need to go out and *sell*.

Be sure to take advantage of both markets – worksite and individual – to maximize your sales and to help you stay on bonus.

TIME MANAGEMENT AND HANDLING OBJECTIONS

Liberty offers great products, training materials, and advertising resources to help its Agents, but amid all of this, it is essential for Agents to remember the basics. You can present the most impressive Laptop Sales Presentation while displaying your own impressive knowledge of a product to a prospect, but you won't find success unless you have your customer's trust, present yourself professionally, and manage your time wisely.

Take advantage of the sales resources Liberty has to offer, but don't forget your customer service skills and sales approach along the way. Read on to find helpful tips on handling customer objections and time management.

PREPARE FOR YOUR OWN FUTURE

Now is a great time to be in your shoes. With millions of underinsured households, a new wave of Seniors entering the Med-Supp market every day, and the ever-present need to prepare for the unexpected, you have a great opportunity to provide your customers with valuable coverage while increasing your sales along the way.

This season, make preparations for your future by helping others prepare for theirs.

*Check Agent Services for Platinum Plus Medicare Supplements available in your state.

Sources: <http://www.limra.com/newscenter/newsarchive/archivedetails.aspx?prid=200>
<http://pewresearch.org/pubs/1834/baby-boomers-old-age-downbeat-pessimism>

Introducing Liberty National's Group Term Paid Up at 65 Policy



Liberty is excited to announce the release of the new **Group Term Paid Up at 65** policy. This new product offers your worksite customers coverage that lasts until age 100, but with premiums paid up at age 65. Coverage is available to eligible employees ages 18 to 55 in coverage amounts from \$2,500 to \$100,000.

WHY SELL GROUP TERM PAID UP AT 65?

With Liberty's new Group Term life insurance product, your worksite customers can enjoy knowing their premiums are paid in full at age 65. If your customers plan to retire at age 65, their insurance premiums can retire, too. But their coverage lasts an additional 35 years to age 100 – long past retirement age!

WHAT ARE ADVANTAGES OF GROUP TERM PAID UP AT 65?

- **Portability**

If your customers leave their place of employment, they can take coverage with them and continue to pay the same premiums on bank draft.

- **Long-lasting coverage**

Most people understand the importance of life insurance. It helps pay for final expenses, rent or mortgage payments, monthly bills, or education expenses, and protects families from an unnecessary financial burden at a difficult time. The Group Term Paid Up at 65 product offers valuable financial protection – in most cases for a lifetime.

- **Freedom from premium payments**

With premiums paid up at 65 and coverage in force until age 100, many customers enjoy being premium-free for years.

(continued on next page)

Introducing Liberty National's Group Term Paid Up at 65 Policy

(continued from previous page)

- **Section 125**

Liberty's Group Term products may be sold on a pretax basis up to a face amount of \$50,000.

- **Family coverage available**

Coverage is available to the employee, the employee's spouse, and children.

- **Level premium, level benefit**

Premiums are guaranteed never to increase, and the death benefit is guaranteed never to decrease as long as premiums are paid on time.

- **ADB and PW riders available**

For additional premium, customers may purchase the Accidental Death Benefit (ADB) rider, which provides a benefit in the event of accidental death, and/or the Premium Waiver (PW) rider, which waives premiums if the insured becomes totally disabled.

WHAT ELSE SHOULD YOU KNOW ABOUT GROUP TERM PAID UP AT 65?

- Issue ages are 0-55.
- Coverage is available from \$2,500 to \$100,000 (\$50,000 maximum pretax).
- Coverage may be written on the applicant's children under age 19 or on dependants who are full-time students under age 25.
- Use the paper Employee Enrollment form AGE5/ AGE6 (Group Term enrollment forms cannot be submitted on a trial basis).

Be sure to complete the new Brainshark training on Liberty's Group Term Life products, which includes information on the Group Term to 100 and the Group Term Paid Up at 65. Check the Agent Services website for limitations and exclusions in your state.

You can also take advantage of the new Group Term Laptop Sales Presentation being developed. It will provide information on both Group Term products so your customers can choose which policy is better suited for them.



Now that Liberty offers two Group Term products, your worksite sales can benefit from your customers having a choice between two great policies. It's outstanding coverage from a quality Company ... no matter which they choose!

Group Term Paid Up at 65 is currently approved for sale in: AL, AZ, AR, CO, DC, FL, GA, ID, IA, KY, LA, MI, NH, ND, OK, PA, RI, TN, TX, WI, WV, and WY. 📍

Manage the Advantage!

We're in the midst of the Medicare Advantage Annual Election Period, so what can you do to make the most of it? Many of the same things you do when selling to non-Medicare Advantage members! There are special considerations however, when selling to MA members. Keep these in mind:

GUARANTEED ISSUE MEDICARE SUPPLEMENT

Applies in these situations:

- Medicare Advantage member's plan terminates, stops giving care in the prospect's area, or the prospect moves from the plan's service area.
- Member joined Medicare Advantage or PACE (Program of All Inclusive Care for the Elderly) when first eligible for Medicare Part A at age 65, and decides within the first year to switch to Original Medicare.
- Member is with an insurer that is bankrupt and causes the prospect to lose coverage, or coverage ends through no fault of the prospect's.
- Medicare Advantage member leaves Medicare Advantage because Medicare has determined the insurer is not following insurance regulations or is misleading the prospect.

In these instances, complete the LMA14 Medicare Supplement application as usual, but do not ask or answer the health questions. Write the words 'Guaranteed Issue' across the health question section of the application.

VOLUNTARY LEAVE

When applicants voluntarily leave their Medicare Advantage Plan and return to Original Medicare and purchase a Medicare Supplement, they do not qualify for a 'guaranteed issue' Medicare Supplement policy, except under the circumstances indicated above. Since the Medicare Supplement is generally underwritten, you need to ask and get answers to the health questions on the application. Remember, the Medicare Advantage plan is responsible for putting the applicant back on Original Medicare, but the customer must initiate this process with the MA organization or by calling 1-800-MEDICARE; it is not automatic.

DISENROLLMENT LETTER

When your applicant is a disenrollee, attach a copy of the Medicare Advantage disenrollment letter to the application. If the letter is not personalized, attach a copy of the customer's Medicare Advantage ID card. If the applicant does not have a disenrollment letter, attach a copy of the Medicare Advantage ID card and some type of proof the MA plan is disenrolling its members (a newspaper article will suffice). Remember, the applicant has up to 60 days from the date of application to submit disenrollment verification to the Home Office. After 60 days, the application is withdrawn.

We have e-mailed updated rules for documentation requirements to Branch Managers for applicants voluntarily leaving their Medicare Advantage plan during the Annual Election Period. Check with your Branch Manager for details.



Whether you're selling to Medicare Advantage members or to the first round of Baby Boomers who just became eligible for Medicare, they all are looking for a quality product to help pay what Medicare doesn't! Why not make it easy for them and productive for you by offering a quality Liberty National Platinum PLUS Medicare Supplement? Remember, we had a 25 percent average rate reduction nationwide this year on Plan HDF ... a great point to emphasize to prospects.

(continued on next page)

Here's what you can do to help Seniors understand the value of Platinum PLUS Medicare Supplement coverage from Liberty National.

Use Company preapproved advertising materials to generate interest among Seniors in your community for a traditional Medicare Supplement. From the Agent Services website, go to 'Online Forms,' 'Accident and Health,' and click on 'Medicare Supplement' in the drop-down menu. We have print ads, letters, and phone and radio scripts specifically geared to Medicare Advantage members and a host of additional materials aimed at non-MA Seniors. *Always confirm an ad is approved in your state before using it.*

Tell your customers about the great features a traditional Medicare Supplement provides. If they are only familiar with Medicare Advantage and are coming off a Medicare Advantage Plan, they may be pleasantly surprised:

- **No Networks:** There are no networks with our traditional Medicare Supplements. Your customer can see any doctor or go to any hospital that accepts Medicare. There is no being 'in the network' or 'out of the network,' because with our Medicare Supplements there are no networks.
- **Guaranteed Renewable:** Your customers' Medicare Supplement policies are never canceled even if they develop serious health issues, as long as their premiums are paid on time.
- **Financial Strength:** Liberty National has earned the A+ (Superior)* financial strength rating from A. M. Best Company for more than 30 consecutive years. Every year since 1995, Liberty National has been named to the Ward's 50 Life-Health List of top-performing insurers.
- **Outstanding Customer Service/Claims Processing:** Real people answer the phone at Liberty National, not a machine that transfers your customer several times before reaching a live person. Eighty percent of our customer calls are answered within 30 seconds.

It's the best training and sales tool we offer on Medicare and Medicare Supplements. In a recent survey of 500 Baby Boomers ages 60-64 and 1,000 Seniors age 65 plus by the *National Council on Aging* and *UnitedHealth Group, Inc.*, only 23 percent of the Boomers and 36 percent of the Seniors understand Medicare enough to know what Medicare Part A does. Seniors need your help. And if you're a new

The Medicare Advantage Annual Election Period is in full swing. Get out there and spread the good word about Liberty National Platinum PLUS Medicare Supplements!

*Rating as of 6/11

The Return of the Annual Renewable Term (ART)

It's back!

Liberty is excited to announce the return of the Annual Renewable Term (ART) life insurance policy. This individual term life insurance policy is an affordable way for your younger customers to get the coverage they need to protect their families.

ART Basics:

- Premiums increase annually at each policy anniversary date
- Level death benefit
- Available as base policy, Primary Insured Term Rider, or Spouse Term Rider
- Issue ages are 18-40
- Guaranteed renewable to age 100

A great feature of the ART is the Terminal Illness Accelerated Death Benefit, which offers an accelerated payment of 50 percent of the death benefit if the policyowner is diagnosed with a terminal illness that is expected to cause death within 12 months. This benefit is automatically included at no extra cost to the insured.

The insured may choose to purchase an additional rider or riders with the ART for additional premium.

- Premium Waiver (PW)
- Accidental Death Benefit (ADB)
- Children's Insurance Rider (CIR)
- Spouse Term Rider (STR)
- Primary Insured Term Rider (PIR)

The ART is an excellent policy to offer prospects who are looking for an affordable premium. Your customers get great Liberty National life insurance coverage for themselves and their families, and you make a great sale. Make sure your customers know the time to purchase financial protection is now! 🔥

Annual Renewable Term

from Liberty National



A Great Way to Protect Your Income and Your Family's Financial Future

There's no better way than life insurance to protect your most valuable asset — your earning potential. Consider this: A 30-year-old earning \$30,000 a year will earn more than \$1 million dollars by age 65. And that's without a raise! When you die, life insurance can help make sure that your family will have money —

- TO PAY FINAL EXPENSES
- TO PAY OFF DEBTS
- TO PAY OFF THE MORTGAGE OR MAKE RENT PAYMENTS
- TO PAY FOR EDUCATIONAL EXPENSES FOR YOUR CHILDREN
- TO PROVIDE A MONTHLY INCOME FOR THE FAMILY

Liberty National's Annual Renewable Term is the affordable solution.

Liberty National
Life Insurance Company
Since 1900



24 and Counting!



We all start with the same 24 hours. As insurance professionals, time management is especially critical, because we need to accomplish a multitude of varied tasks each day. Like it or not, success or failure all comes down to how we manage that precious commodity called time.

WHAT ARE MAJOR TIME WASTERS AND HOW CAN YOU AVOID THEM?

THE THIN MAN COMPLEX

You try to do too many things at one time and spread yourself so thin you may not do any of them effectively. The solution is to delegate. You are surrounded by competent people whose talents and abilities are just waiting to be used. Remember, delegating means entrusting the job with authority. Make use of the great talent around you! Believe it or not, the roof won't collapse if you don't handle everything personally.

JUST SAY "NO"

It is impossible to say "yes" to everyone and everything. Those 24 hours would need to stretch into 48 or 72. Decide what you must do, then what you want to do, and say "no" to what remains.

IT WON'T STOP RINGING

You want to be accessible to your customers, but at what cost? Have others screen your calls or use an answering machine when you don't want interruptions. Record a friendly, reassuring message that indicates you'll call back within 24 hours and schedule a specific time during the day to make those call backs.

JUST DO IT

Indecisiveness leads to postponement, which eventually brings you back to where you started. And look at all the time and energy you wasted getting there. Make decisions in a timely manner and move on.

TALKATIVE TED OR JABBERING JOE

No, we aren't referring to your favorite client. We mean the Agent at the next desk who is just bursting to talk about the weekend football game or the office buddy who stops by to chat every time he freshens his coffee. Once you get sidetracked, it can be difficult to get back on course. If you don't have time for chat, say so.

LOST IN PAPERWORK

The old principle of 'touch it once' applies here. Whether it's correspondence, interoffice memos, or customer applications, address it one time and move on to the next item. 📎

THESE ADDITIONAL TIPS HELP EASE THE TIME CRUNCH:

PLAN

At the end of each day, take a few minutes to plan the following day. Complete the important but unpleasant chores first and divide larger tasks into smaller, more manageable ones. Write it down on paper, make a list in a computer file or key it into your Smartphone.

PRIORITIZE

Planning is of little value unless you prioritize your plans in order of importance. You'll soon begin to see which items are important for you to personally achieve and which can be delegated to someone else or totally dropped.

ORGANIZE

The more organized you are, the easier your job is. Keep prospect files in a specific, orderly location so you don't waste precious time flipping through folders and digging through drawers.

UTILIZE

While driving or waiting, use time wisely. Listen to inspirational/informational tapes; use your cell phone when legal and safe; mentally prepare for your next presentation; or just relax, sit back, and regroup.



Handling Objections

In addition to 'death' and 'taxes,' as an insurance Agent you can add 'objections' to your list of the inevitable. Every Agent experiences customer objections from various prospects; it's part of the job. However, an objection does not necessarily mean a sale is doomed. There are ways to handle objections from your prospects that are very effective and can help you close sales on which you may otherwise have given up.

Do any of the following sound familiar to you?

- Are you trying to sell me something?
- I already have a plan.
- Could you just mail it?
- I'm too busy.
- I can't afford more insurance.
- I'm not interested.
- Let me think about it.

Although many of your meetings may run smoothly, you are bound to encounter objections from some of your prospects, both over the phone and face-to-face. Your job is not to think of objections as roadblocks, but as opportunities to provide additional information to your prospects. It is important to meet objections positively.

- Be sure you always acknowledge the objection, diffuse the objection, and move on. For example, if your prospect tells you he or she is too busy, convey your understanding of your prospect's busy schedule and ask to arrange a time that is convenient for him or her.
- If your prospect asks how long the meeting will take, say, "It won't take long unless you have a lot of

questions." Then confirm the prospect's address and ask if daytime or evening is a better time to meet.

- Many Agents encounter prospects who ask for information to be mailed in lieu of a meeting. In this case, say, "Since I will be in your area this week and this is such a valuable tool, I would like to personally deliver it and explain how it works." Then confirm the address and ask if daytime or evening is a better time to meet.

Although many of your meetings may run smoothly, you are bound to encounter objections from some of your prospects.

A great way to prepare for these and other objections you may hear is to role play with other Agents or your family members or friends. Try to use difficult objections in order to come up with the best responses.

There are several great resources available to you to overcome objections. On the Agent Services website under 'Agent Training,' click on 'Overcoming Closing Objections' and 'How to Work Leads.' Both of these valuable tools offer numerous responses you can give to various objections you encounter. Become familiar with them so they come quickly and naturally to you as needed. You can also revisit the Prospecting Brainshark for more helpful information.

Remember, don't think of objections negatively, but as opportunities to provide your prospects with more information. 🦈

Anatomy of **SUCCESS**

Always be thinking! Are you making use of the resources available to you? Are you completing Brainshark Online Training? Are you studying Marketplace Bulletins? Are you presenting an Introductory Offer to each prospect? What can you do to make your next sales call more successful than your last?

If your prospect's home is nicely landscaped or there's a great looking car sitting in the driveway, mention it when they greet you at the door. It makes them feel good, so they are more receptive to what you have to say. Any sincere compliment can increase your possibility for sales success.

Carry your laptop to every sales call and use the Laptop Sales Presentation to present a professional image to your customers.

Whether you're using the Two-Step Worksite Process or the 'T' Method while canvassing neighborhoods for individual sales, the Walk 'n Talk is still an important part of your week. Pick up the pace and walk 'n talk your way to success.

When you go to a sales call, look around your prospect's home or office. Notice pictures or plaques on the walls or the desk, a beautiful piece of furniture, or a stand-out piece of artwork and make a comment. People love to have their families and personal successes noticed and acknowledged. And remember, people buy from people they like!

Build your prospect's trust the moment you walk in their door. Start with small talk so your customer feels comfortable with you before you begin your presentation.

If you've had a successful day, pat yourself on the back and get ready to do it all again tomorrow. If you haven't had a great day, pat yourself on the back anyway and determine to make tomorrow a better one!

Pick up the phone, dive into Sponsorship Mondays, and call ... call ... call.

Our new Agent looks serious now, but once he gets up to speed ... look out! That serious expression will change to an ear-to-ear grin! After all, it's hard not to smile when you're making money!



Top of the Mornin' to Da!

It was a magical trip to the Emerald Isle for the recent winners of the first 2011 **Six-Month Sales Contest**. The beauty of rolling green hills combined with the quaintness of thatched-roofed cottages and the mystical quality of centuries-old castles to create experiences never to be forgotten. And those picturesque pubs and Irish beer didn't hurt either!

Warmest congratulations to our contest winners:

- Branch 49 – Tim Aderholt, Craig Wilson, Corey Hulseay
- Branch 46 – Owen Wilson, Jeff Davis, Gary Rudd
- Branch 682 – Robert Giles, Ulysses Narcisse
- Branch 79 – Tim Reeves, Blake Cuny, Clayton Daigle



"You can spread the word ... this was a fantastic trip. Plenty of sights and good food was had by all. We certainly had the luck of the Irish on our side with beautiful weather and great company. The memories will last a lifetime."

—Tim Reeves, Manager, Branch 79



I was blessed and felt very lucky to travel and visit the old country of Ireland.

—Ulysses Narcisse, Agent, Branch 682



Liberty Leaders - Top Performers in Total AP

The following producers represent the Top 20 Branch Managers, Unit Managers, and Agents in year-to-date total annual premium production through September 2011.

BRANCH MANAGERS

UNIT MANAGERS

AGENTS

TOP 3

- 1 Tim Aderholt**
#49
\$1,916,979



- 2 Jason Everett**
#170
\$1,535,191



- 3 Howard Ralston**
#86
\$1,429,778



- 1 Craig Wilson**
#49
\$659,141



- 2 Cathy Meinecke**
#176
\$483,583



- 3 Billy Yeomans**
#40
\$469,845



- 1 Corey Hulsey**
#49
\$216,959



- 2 Jeff Lones**
#9
\$154,110



- 3 Serge Clouatre**
#49
\$144,269



BRANCH MANAGERS

UNIT MANAGERS

AGENTS

4 - 10

4. **Brian Cannington**, #40.....\$1,396,839
5. **Angela Hanson**, #15.....\$1,294,758
6. **Owen Wilson**, #46.....\$950,068
7. **Ricky Beard**, #129.....\$874,188
8. **Mark Woodruff**, #8.....\$873,721
8. **Jason Adams**, #176.....\$825,241
10. **Sherri Young**, #77.....\$789,796

4. **Melissa Nuckolls**, #170.....\$429,347
5. **Scotty Fourtenbary**, #15.....\$406,549
6. **Michael Simmons**, #40.....\$406,015
7. **Gabriel Speaks**, #115.....\$399,548
8. **Brandon Herndon**, #86.....\$384,273
9. **Bradley Gray**, #129.....\$381,668
10. **Tommy Wainwright**, #141.....\$359,610

4. **Alan Goforth**, #10.....\$141,007
5. **Douglas Lavender**, #17.....\$136,900
6. **Corrie Hill**, #49.....\$129,969
7. **Bill Lacount**, #49.....\$127,887
8. **Wendi Thornton**, #176.....\$123,826
9. **Darren Alexander**, #49.....\$123,329
10. **Kay Fordham**, #141.....\$118,393

BRANCH MANAGERS

UNIT MANAGERS

AGENTS

11 - 20

11. **John Hadder**, #2.....\$775,852
12. **Lonell Plyler**, #18.....\$714,806
13. **Vickie Ketron**, #115.....\$691,680
14. **Tom Botts**, #645.....\$690,925
15. **Tony Carter**, #9.....\$654,483
16. **John Brooks**, #5.....\$640,019
17. **Jeff Miller**, #178.....\$635,133
18. **Alan Spafford**, #674.....\$614,400
19. **Michele Sellors**, #134.....\$567,386
20. **Shannon Lambeth**, #32.....\$554,386

11. **Leighanne Crews**, #77.....\$354,746
12. **Rachel Fenz**, #670.....\$353,448
13. **David Brooks**, #117.....\$350,991
14. **Philip Nichols**, #10.....\$334,206
15. **Marie Tuck**, #15.....\$332,421
16. **Jason Joiner**, #688.....\$303,629
17. **Mitchell Phelps**, #645.....\$300,886
18. **Christian Carter**, #170.....\$291,627
19. **Kirk Butler**, #18.....\$287,589
20. **Michael Bullock**, #49.....\$283,888

11. **Gary Hixson**, #45.....\$116,942
12. **Kenny West**, #49.....\$112,592
13. **Gary Tetreault, Jr.**, #46.....\$111,334
14. **Ashton McKelvy**, #77.....\$108,462
15. **Jerry Crowell**, #18.....\$105,397
16. **Michael P. Gibson**, #49.....\$105,004
17. **Yoly Dale**, #49.....\$103,529
18. **Pam Stanton**, #170.....\$103,469
19. **Wayne Fisher**, #117.....\$99,534
20. **David Graham**, #178.....\$97,046

Qualifiers and/or Torch Club honorees must meet applicable Company Minimum Standards and Qualifications for Production, QOB/DCN, and Recruiting to attend Torch Club and/or be recognized in our Company magazine.

Congratulations!

ROOKIE UNIT MANAGER



The Top Rookie Unit Manager has been a Unit Manager for less than one year and is recognized by Liberty National for the total annual premium produced.

Marie Tuck of **Branch 15** is the Rookie Unit Manager of the month for September. Marie's team produced **\$41,577** of annual premium in September.

Way to go, Marie. Keep those numbers climbing!

We're coming into the stretch! Sales activity should be at a high! Make these last months of 2011 the best of the year, and we'll see you at the Hard Rock in 2012!

FIRST YEAR AGENT PRODUCTION

The following represent the Top Five Branch and Unit Managers with the highest year-to-date First Year Agent Production through September 2011.

TOP 5 BRANCH MANAGERS

1. **Jason Everett**, #170.....\$1,011,693
2. **Angela Hanson**, #15 \$862,999
3. **Tim Aderholt**, #49..... \$800,188
4. **Brian Cannington**, #40..... \$675,224
5. **Vickie Ketron**, #115..... \$658,818

TOP 5 UNIT MANAGERS

1. **Gabriel Speaks**, #115 \$374,220
2. **Rachel Fenz**, #670 \$349,675
3. **Scotty Fourtenbary**, #15..... \$340,187
4. **Cathy Meinecke**, #176..... \$288,293
5. **Skylar Byrne**, #134..... \$271,438



Dominican Republic

CONVENTION 2012 ... SEE YOU THERE!

Dominican Republic

#1
JOHNNY GOSS

#2
TONI BURGIN
RICKY DONALDSON
DARRELL HUBBERT
MILDRED JACKSON
JAMECIA MARSHALL
CHERYL MILNER

#5
JOHN LOVE
ALLEN WHIGHAM

#7
JULIE HENSON
PHILLIP ZANGAS

#8
RANDY BEDWELL
JAMES DEBTER
GARY DOBBS
AMY ESTES
DAVID MORRIS
CHARLES SMITH
BRANDY VICKERS
MARK WOODRUFF

#9
CHRIS CAMP
TAMMY CASTEEL
JEFF LONES
WILLIAM TURNER

#10
ALAN GOFORTH
PHILIP NICHOLS
SCOTT PRITCHETT
JOSEPH SERGIO
ADA WHITE

#15
DONNIE ANTHONY
BARNEY BLEVINS
KENNY BUCK
EDWARD CAMPBELL
BRIAN FOREMAN
SCOTTY FOURTENBARY
AUSTIN GREEN
TERESA GRUBBS
ANGELA HANSON
LILLIAN HARRIS
MARIE TUCK
MICHAEL WALTON
DAVID WINDSOR

#17
DOUGLAS LAVENDER

#18
KIRK BUTLER
KAY PERRYMAN
JUSTIN STANLEY

#21
ALAN BECK
LISA BECK
ED EDMONDSON
NELLIE WILLARD

#28
CHRISTOPHER GRAHAM
CHRISTINE HEIL
SCOTT JACKSON

#32
DOUG BARRETT
FELISA BARRETT
APRIL LAMBETH
CHARLIE RUSH

#35
MIKE SMITHERMAN

#38
KYLE SMITH

#40
BECKY BATTEN
JAMIE BOATRIGHT
BRIAN CANNINGTON
CHRISTINA COLVIN
JIM FULLER
STANLEY JOHNSON
SANDRA GAIL MULKEY
CHRIS O'BERRY
FRED REESE
LOU ROLLER
MICHAEL SIMMONS
PAM ROLLER
DAVID TOMPKINS
DANNY VARNADORE
BRAD WYNN
BILLY YEOMANS

#41
DANNY BICE

#45
TOMMY CLAY
GARY HIXSON
JEFFREY HUNNEKE
MARTHA JOHNSON
MIKE RAMSEY

#46
CHRIS COLLAZO
JEFF DAVIS
JUAN DIAZ
EMMANUEL LYLES
GARY TETREAULT JR
OWEN WILSON

#49
TIM ADERHOLT
DARREN ALEXANDER
ANDREW BARRETT
MICHAEL BULLOCK
DIA CHESS
SERGE CLOUATRE
YOLY DALE
MICHAEL GIBSON
CORRIE HILL
COREY HULSEY
BILL LACOUNT
TERRY MEDLIN
YANCE THOMPSON
KENNY WEST
RITCH WHARTON
CRAIG WILSON

#57
SPRING REDNER
DONALD UNDERWOOD

#58
WILLIAM ALLEN
DONNA CHANCEY
JANE HARWELL
SHEILA MITCHELL
JASON TERRELL

#77
LEIGHANNE CREWS
ANGELA MCDANIEL
ASHTON MCKELVY
DAVID MILLER
SHERRI YOUNG

#79
BRETT BARRON
CLAYTON DAIGLE
TIMOTHY LAPLANT
PAUL MIKELL

#84
JOHN MOORE JR

#86
DON ASBELL
MARION BEACHAM
MARK CHANDLER
BRANDON HERNDON
HOWARD RALSTON
WANDA SEAR
GARY SMITH
DAVID TAYLOR

#92
ROBB PARK

#93
TIM BAUCOM
HILLIARD BUCHANAN
LARRY WOOD

#99
TOMMY RECTOR

#111
DEBBIE BUTLER

#115
CYNTHIA BARREIRA
DALE DENNIS
BEN HASTINGS
VICKIE KETRON
JOHNNA LANTER
GABRIEL SPEAKS
ERIC WINSTEAD

#116
RICHARD CRABTREE

#117
NICK BOUZIOS
JOE CAMPUS IV
WILLIAM HARRISON

#125
ANTHONY BOLLINGER

#126
SHERRY LILLY

#129
JAMIE BARNES
RICKY BEARD
ELDEN BYRD
STEPHEN EWING
BRADLEY GRAY
WILLIE MCGEE
MICHAEL NASH
JAMES SPITCHLEY II
JOSEPH STREVEL
RONNIE THOMPSON

#134
SKYLAR BYRNE
KENNETH KEITH
BRITTANY SELLORS
MICHELE SELLORS
JEFFREY SPLAWN

#141
TONYA CARDWELL
KAY FORDHAM
TOMMY WAINWRIGHT

#170
CHARLES BROWN JR
CHRISTIAN CARTER
WESLEY COFFEE
BRADLEY COOKSEY
JASON EVERETT
STEPHEN HARRIS
STEPHANIE LAWRENCE
MELISSA NUCKOLLS
DEBORAH SANDERS
PAM STANTON
LYDIA TUCK
ALICE WESTON-SHERWOOD

#172
DALLAS MELVIN
VETA MELVIN
JEFF WALLMARK

#174
EDWARD FLANNERY
PETER SCHETTINI

#176
JASON ADAMS
LISA BANKS
RICHARD KROUT
CATHY MEINECKE
WENDI THORNTON

#178
KIM FEAGER
ANDREW GOOD
DAVID GRAHAM
JASON JUSTICE
JEFF MILLER
MARK WOFFORD

#645
CHRIS CASTLEBERRY
MITCHELL PHELPS
STEPHEN RABON
DORIAN THOMAS

#657
DOUG SHORT
DARLA WATERS

#670
RACHEL FENZ
MICHAEL HARKIN
NESTOR MENJIVAR
REX SMEDLEY

#674
ELAINE BEACHLER
CHRISTOPHER LOVELESS
ELIDORA LOVELESS
JOANN SPAFFORD-PAAK

#675
TONY BAILEY

#680
SCOTT SMITH

#682
ROBERT CLOONEY
ROBERT GILES
TIFFANY VIDRINE

#683
IKENNA LEWIS

#688
JOHNNY BRAGG
REGINA GREEN
JASON JOINER
DENISE WOODARD

#692
TONY DIFILIPPO